

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Robert D. Emerich
 Traci M. Emerich
 Debtors

Case No. 18-12370-ref
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4

User: Lisa
 Form ID: 309I

Page 1 of 2
 Total Noticed: 54

Date Rcvd: Jul 20, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 22, 2018.

db/jdb
 tr +Robert D. Emerich, Traci M. Emerich, 604 Georgia Avenue, Reading, PA 19605-1565
 +WILLIAM MILLERR, Interim Chapter 13 Trustee, 2901 St. Lawrence Avenue, Suite 100, Reading, PA 19606-2265
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street, Allentown, PA 18101-1603
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601
 smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
 14088037 +AES/ PHEAA, POB 61047, HARRISBURG, PA 17106-1047
 14088038 +BEST BUY/CBNA, PO BOX 6497, SIOUX FALLS, SD 57117-6497
 14088034 CSC Credit Services, Box 740040, Atlanta, GA 30374-0040
 14088035 +Equifax Information Services LLC, P.O. Box 740256, Atlanta, GA 30374-0256
 14088032 +Experian, Business Information Services, 475 Anton Blvd., Costa Mesa, CA 92626-7037
 14088053 +LITTMAN JEWELERS, 1000 MAC ARTHUR BL, Mahwah, NJ 07430-2035
 14088055 +MET ED FIRST ENERGY, 101 CRAWFORD CORNER RD, BLDG 1 SUITE 1-511, HOLMDEL NJ 07733-1976
 (address filed with court: Met Ed, P O Box 16001, Reading, PA 19612)
 14088054 +Mariner Finance, 8211 Town Center Drive, Nottingham, MD 21236-5904
 14088059 +ROUND POINT MORTGAGE, 5032 PARKWAY PLAZA, CHARLOTTE, NC 28217-1918
 14088058 +Riverfront FCU, 430 S. 4th Street, Reading, PA 19602-2698
 14092538 +Riverfront Federal Credit Union, c/o Eden R. Bucher, Esquire, Leisawitz Heller, 2755 Century Boulevard, Wyomissing, PA 19610-3346
 14167233 +Roundpoint Mortgage Servicing Corporation, c/o KML LAW GROUP, P.C., 701 Market St. Suite 5000, Philadelphia, PA 19106-1541
 14088060 +St Joseph Medical Center, PO BOX 644168, Pittsburgh, PA 15264-4168
 14088033 Trans Union, P.O. Box 1000, Chester, PA 19022
 14088066 +US Department of Education, 60 Forsyth St SW, Suite 19T40, Atlanta, GA 30303-8801
 14088065 +United Collection Bureau, Inc., Central Processing Center, 5620 Southwyck Blvd., Suite 206, Toledo, OH 43614-1501

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty +E-mail/Text: ustpreion03.ph.ecf@usdoj.gov Jul 21 2018 02:07:08 DAVE P. ADAMS, United States Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405
 aty E-mail/Text: glutz@hvmllaw.com Jul 21 2018 02:06:11 GEORGE M. LUTZ, Hartman, Valeriano, Magovern & Lutz, PC, 1100 Berkshire Blvd., Suite 301, P.O. Box 5828, Wyomissing, PA 19610
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jul 21 2018 02:07:28 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 ust +E-mail/Text: ustpreion03.ph.ecf@usdoj.gov Jul 21 2018 02:07:08 United States Trustee, Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405
 14088041 +EDI: CAPITALONE.COM Jul 21 2018 05:53:00 CAPITAL ONE BANK USA, PO BOX 30281, Salt Lake City, UT 84130-0281
 14088045 +EDI: RCSFNBMARIN.COM Jul 21 2018 05:53:00 CREDIT ONE BANK, PO BOX 98873, LAS VEGAS, NV 89193-8873
 14088039 EDI: CAPITALONE.COM Jul 21 2018 05:53:00 Capital One, POB 30285, Salt Lake City, UT 84130-0285
 14088040 +EDI: CAPITALONE.COM Jul 21 2018 05:53:00 Capital One Bank, P.O. Box 30285, Salt Lake City, UT 84130-0285
 14088036 +Fax: 602-659-2196 Jul 21 2018 03:23:25 Chex Systems Inc., ATTN: Customer Relations, 7805 Hudson Rd, Suite 100, Woodbury, MN 55125-1703
 14088042 +EDI: CITICORP.COM Jul 21 2018 05:53:00 Citicards Cbna, P.O. Box 6241, Sioux Falls, SD 57117-6241
 14088043 +EDI: WFNNB.COM Jul 21 2018 05:53:00 Commenity Bank/Boscovs, PO Box 182120, Columbus, OH 43218-2120
 14088044 +EDI: WFNNB.COM Jul 21 2018 05:53:00 Commenity Bank/DVDBSR, PO Box 182120, Columbus, OH 43218-2120
 14088046 EDI: DISCOVER.COM Jul 21 2018 05:53:00 DISCOVER FINANCIAL SERVI, PO BOX 15316, Wilmington, DE 19850
 14161333 EDI: DISCOVER.COM Jul 21 2018 05:53:00 Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
 14088047 +E-mail/Text: bknotice@ercbpo.com Jul 21 2018 02:07:12 ERC, PO Box 57547, Jacksonville, FL 32241-7547
 14088048 +EDI: FORD.COM Jul 21 2018 05:53:00 FORD MOTOR CREDIT, PO BOX 542000, OMAHA, NE 68154-8000
 14164805 EDI: FORD.COM Jul 21 2018 05:53:00 Ford Motor Credit Company LLC, PO Box 62180, Colorado Springs, CO 80962
 14088049 EDI: CITICORP.COM Jul 21 2018 05:53:00 Fred Meyer/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
 14088050 +EDI: BLUESTEM Jul 21 2018 05:58:00 Gettington, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
 14088051 +EDI: CITICORP.COM Jul 21 2018 05:53:00 Home Depot/Citibank, P.O. Box 6497, Sioux Falls, SD 57117-6497

District/off: 0313-4

User: Lisa
Form ID: 309I

Page 2 of 2
Total Noticed: 54

Date Rcvd: Jul 20, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14088052 +EDI: CBSKOHL.S.COM Jul 21 2018 05:53:00 KOHL'S DEPARTMENT STORE, PO BOX 3115,
MILWAUKEE, WI 53201-3115
14088056 +E-mail/Text: Bankruptcies@nragroup.com Jul 21 2018 02:08:10 National Recovery Agency,
2491 Paxton Street, Harrisburg, PA 17111-1036
14093046 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 21 2018 02:07:00
Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,
Harrisburg, Pa. 17128-0946
14088057 E-mail/Text: bankruptcynotices@psecu.com Jul 21 2018 02:07:59 Pennsylvania State ECU,
PO Box 67013, Harrisburg, PA 17106-7013
14163651 EDI: Q3G.COM Jul 21 2018 05:53:00 Quantum3 Group LLC as agent for, Comenity Capital Bank,
PO Box 788, Kirkland, WA 98083-0788
14088061 +EDI: RMSC.COM Jul 21 2018 05:53:00 SYNCB/Home, P.O. Box 965036, Orlando, FL 32896-5036
14088062 EDI: RMSC.COM Jul 21 2018 05:53:00 SYNCB/OLD NAVY, PO BOX 965005,
ORLANDO, FL 32896-5005
14088063 EDI: RMSC.COM Jul 21 2018 05:53:00 SYNCB/WAL-MART, PO BOX 965024,
ORLANDO, FL 32896-5024
14088933 +EDI: RMSC.COM Jul 21 2018 05:53:00 Synchrony Bank, c/o PRA Receivables Management, LLC,
PO Box 41021, Norfolk, VA 23541-1021
14088064 +EDI: WTRRN.BANK.COM Jul 21 2018 05:53:00 TD BANK USA/TARGET, PO BOX 673,
Minneapolis, MN 55440-0673
14088067 +EDI: VERIZONCOMB.COM Jul 21 2018 05:53:00 Verizon, POB 4003, Acworth, GA 30101-9004
TOTAL: 31

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty* +WILLIAM MILLER*R, Interim Chapter 13 Trustee, 2901 St. Lawrence Avenue, Suite 100,
Reading, PA 19606-2265
smg* Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
Harrisburg, PA 17128-0946

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 22, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 19, 2018 at the address(es) listed below:

DAVE P. ADAMS on behalf of U.S. Trustee United States Trustee dave.p.adams@usdoj.gov
EDEN R. BUCHER on behalf of Creditor Riverfront Federal Credit Union
ebucher@leisawitzheller.com, medwards@leisawitzheller.com
GEORGE M. LUTZ on behalf of Debtor Robert D. Emerich glutz@hvmlaw.com,
amerkey@hvmlaw.com;r49419@notify.bestcase.com
GEORGE M. LUTZ on behalf of Joint Debtor Traci M. Emerich glutz@hvmlaw.com,
amerkey@hvmlaw.com;r49419@notify.bestcase.com
KEVIN G. McDONALD on behalf of Creditor Roundpoint Mortgage Servicing Corporation
bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM MILLER*R ecfemail@FredReigleCh13.com, ECF_FRPA@Trustee13.com
WILLIAM MILLER*R on behalf of Trustee WILLIAM MILLER*R ecfemail@FredReigleCh13.com,
ECF_FRPA@Trustee13.com

TOTAL: 8

Information to identify the case:		
Debtor 1	Robert D. Emerich	Social Security number or ITIN xxx-xx-6461
	First Name Middle Name Last Name	EIN --_-----
Debtor 2	Traci M. Emerich	Social Security number or ITIN xxx-xx-3177
(Spouse, if filing)	First Name Middle Name Last Name	EIN --_-----
United States Bankruptcy Court	Eastern District of Pennsylvania	Date case filed in chapter 7 4/10/18
Case number: 18-12370-ref		Date case converted to chapter 13 6/29/18

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

****Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing****

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Robert D. Emerich	Traci M. Emerich
2. All other names used in the last 8 years		
3. Address	604 Georgia Avenue Reading, PA 19605	604 Georgia Avenue Reading, PA 19605
4. Debtor's attorney Name and address	GEORGE M. LUTZ Hartman, Valeriano, Magovern & Lutz, PC 1100 Berkshire Blvd. Suite 301 P.O. Box 5828 Wyomissing, PA 19610	Contact phone (610) 779-0772 Email: glutz@hvmlaw.com
5. Bankruptcy trustee Name and address	WILLIAM MILLER* Interim Chapter 13 Trustee 2901 St. Lawrence Avenue, Suite 100 Reading, PA 19606	Contact phone 610-779-1313 Email: ecfemail@FredReigleCh13.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	400 Washington Street Suite 300 Reading, PA 19601	Hours open: Philadelphia Office -- 8:30 A.M. to 5:00 P.M. Reading Office -- 8:00 A.M. to 4:30 P.M. Contact phone (610)2085040 Date: 7/20/18

For more information, see page 2

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	August 14, 2018 at 02:00 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: 2901 St. Lawrence Ave, Reading, PA 19606
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none">a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), ora complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim:	Filing deadline: 10/13/18 Filing deadline: 9/7/18 Filing deadline: 10/7/18
Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.		
Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.		Filing deadline: 30 days after the <i>conclusion</i> of the meeting of creditors
9. Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee of \$175.00 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on: 9/27/18 at 09:00 AM , Location: Courtroom 1, Third Floor, The Madison, 400 Washington Street, Reading, PA 19601	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.	